

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

ELIZABETH M. CONVERY

Debtor(s)

Case No. 22-16516

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/17/2022.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 06/08/2023.
- 6) Number of months from filing or conversion to last payment: 10.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$72,729.97.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,050.00
Less amount refunded to debtor	\$8,515.25

NET RECEIPTS: **\$534.75**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$534.75
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$534.75**

Attorney fees paid and disclosed by debtor: \$5,000.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
SCURA WIGFIELD HEYER & STEVE	Attorney Fee	\$5,000.00	\$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMEX	Unsecured	18.00	NA	NA	0.00	0.00
APPLE CARD/GS BANK USA	Unsecured	144.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK/GAP	Unsecured	155.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	9,474.00	10,601.24	10,601.24	0.00	0.00
CAPITAL ONE/LORD & TAYLOR	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NORTH AMERICA	Unsecured	4,718.00	NA	NA	0.00	0.00
CITIBANK NORTH AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CITICARDS CITIBANK NORTH AMER	Unsecured	20,655.00	NA	NA	0.00	0.00
CLAIRE J. MOONEY	Unsecured	684,578.02	688,924.62	688,924.62	0.00	0.00
COMENITY BANK/ANN TAYLOR MAS	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/COMPANIES	Unsecured	0.00	NA	NA	0.00	0.00
CONVERY 2008 FAMILY TRUST	Secured	0.00	NA	NA	0.00	0.00
DAVID REPETTO, ESQ.	Unsecured	NA	686,308.22	686,308.22	0.00	0.00
DISCOVER BANK	Unsecured	0.00	NA	NA	0.00	0.00
GUAGLARDI & MELITI, LLP	Unsecured	77,403.00	77,403.00	77,403.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK CARD	Unsecured	5,432.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK CARD	Unsecured	0.00	NA	NA	0.00	0.00
KOHL'S/CAPONE	Unsecured	0.00	NA	NA	0.00	0.00
MACY'S INC./DEPARTMENT STORES	Unsecured	354.00	NA	NA	0.00	0.00
MARY STACHOWIAK	Unsecured	0.00	289,312.02	289,312.02	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVY FEDERAL CREDIT UNION	Unsecured	3,037.00	NA	NA	0.00	0.00
ROCKET MORTGAGE LLC	Secured	0.00	85.09	85.09	0.00	0.00
STATE OF NEW JERSEY, DIVISION OF	Priority	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/CARECREDIT	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/GAP, INC.	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/PAYPAL MASTERCARD	Unsecured	0.00	NA	NA	0.00	0.00
TALBOTS	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK, N.A.	Unsecured	0.00	NA	NA	0.00	0.00
WILLIAMS-SONOMA TAPS CAPITAL CREDIT	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$85.09	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$85.09	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,752,549.10	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$534.75</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$534.75</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/17/2023

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.